State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# Filing at a Glance

Company: Capson Physicians Insurance Company
Product Name: Physicians & Surgeons Professional Liability

State: Illinois

TOI: 11.2 Med Mal-Claims Made Only Sub-TOI: 11.2023 Physicians & Surgeons

Filing Type: Rate/Rule
Date Submitted: 11/14/2012

SERFF Tr Num: CAPS-128767645

SERFF Status: Closed-Filed

State Tr Num: CAPS-128767645

State Status:

Co Tr Num: 12-12 R/R

Effective Date 12/15/2012

Requested (New):

Effective Date 12/15/2012

Requested (Renewal):

Author(s): Jay Howard

Reviewer(s): Gayle Neuman (primary), Neetha Mamoottile, Caryn Carmean

Disposition Date: 01/24/2013

Disposition Status: Filed

Effective Date (New): 12/15/2012 Effective Date (Renewal): 12/15/2012

State Filing Description:

routed 12/27/12 - certification requested but not yet received

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

**Product Name:** Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **General Information**

Project Name: A052 - Rate Status of Filing in Domicile: Pending

Project Number: Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 01/24/2013

State Status Changed: Deemer Date:

Created By: Jay Howard Submitted By: Jay Howard

Corresponding Filing Tracking Number: CAPS-128767629

#### Filing Description:

Capson Physicians Insurance Company ("CPIC") submits the attached rate/rule revisions in conjunction with its A052 and A052-100 endorsements which are being submitted concurrently. The filing number of the corresponding rate/rule filing is referenced under the General Information Tab.

The endorsements are intended for issuance with CPIC's claims-made policy to provide coverage for Network Security and Privacy Costs, Patient Notification and Credit Monitoring Costs, Data Recovery Costs, Regulatory Proceedings and Medical Board Actions. This product and its coverage is currently delivered through CPIC's A027-100 endorsement, and is currently provided at no charge to the insured.

Due to market demand CPIC has developed the A052 and A052-100, which provide increased limits for regulatory proceedings (A052) and board actions (A052-100). The charges for the A052 and A052-100 endorsements are pass-through charges from CPIC's reinsurance contract.

# **Company and Contact**

#### **Filing Contact Information**

Jay Howard, Regulatory Compliance jhoward@capson.com

Coordinator

221 W. 6th Street 512-609-7917 [Phone] Suite 301 512-609-7909 [FAX]

Austin, TX 78701

#### **Filing Company Information**

Capson Physicians Insurance CoCode: 19348 State of Domicile: Texas

Company Group Code: Company Type:

221 W. 6th Street Group Name: State ID Number: 19348

Suite 100 FEIN Number: 74-6017951

Austin, TX 78701

(512) 609-7900 ext. 7902[Phone]

# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **State Specific**

Refer to our checklists prior to submitting filing (http://www.idfpr.com/DOI/Prop\_Cas\_IS3\_Checklists/IS3\_Checklists.htm).: Acknowledged

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc.:

http://insurance.illinois.gov/Prop\_Cas\_IS3\_Checklists/IS3\_Checklists.asp .: Acknowledged

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Acknowledged The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.":

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: Acknowledged

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

**Product Name:** Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Correspondence Summary**

# **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	01/24/2013	01/24/2013

# **Objection Letters and Response Letters**

Objection Letters Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Gayle Neuman	11/15/2012	11/15/2012	Jay Howard	12/27/2012	12/27/2012
Industry						
Response						

# **Filing Notes**

Subject	Note Type	Created By	Created On	Date Submitted
effective date	Note To Reviewer	Jay Howard	01/24/2013	01/24/2013
effective date	Note To Filer	Gayle Neuman	01/23/2013	01/23/2013

 SERFF Tracking #:
 CAPS-128767645
 State Tracking #:
 CAPS-128767645
 Company Tracking #:
 12-12 R/R

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Disposition**

Disposition Date: 01/24/2013 Effective Date (New): 12/15/2012 Effective Date (Renewal): 12/15/2012

Status: Filed

Comment:

	Overall %	Overall %	Written Premium	# of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	<b>Holders Affected</b>	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Capson Physicians Insurance Company	0.000%	1.700%	\$10,700	38	\$636,660	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Manual		Yes
Rate (revised)	IL State Exception Pages		Yes
Rate	IL State Exception Pages		Yes

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

**Product Name:** Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 11/15/2012
Submitted Date 11/15/2012
Respond By Date 11/29/2012

Dear Jay Howard,

#### Introduction:

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

You are required to complete the "Company Rate Information" on the Rate/Rule Schedule tab. This is part of SERFF and the Statute says companies will use SERFF.

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. This information is required in every rate/rule filing for medical malpractice.

Where does the manual define the number of hours worked per week to receive the part time physicians/surgeons discount?

#### Conclusion:

Sign up to get e-mail notification for updates to the Department's website. http://insurance.illinois.gov/RSS/

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop\_Cas\_IS3\_Checklists/IS3\_Checklists.asp

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,

Gayle Neuman

 SERFF Tracking #:
 CAPS-128767645
 State Tracking #:
 CAPS-128767645
 Company Tracking #:
 12-12 R/R

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 12/27/2012 Submitted Date 12/27/2012

Dear Gayle Neuman,

Introduction:

#### Response 1

#### Comments:

The Company Rate Information has been submitted as a post-submission update. Note that the rate change is only indicated as a percentage of written premium as the proposed charge is a flat \$265 rate per insured physician/surgeon.

CPIC uses ISO as its statistical reporting agency.

The company is working to obtain a certification and will provide one as soon as it becomes available.

The manual has been revised to include the definition of part-time.

# Changed Items:

No Supporting Documents changed. No Form Schedule items changed.

Rate/F	Rate/Rule Schedule Item Changes						
Item	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted		
No.							
1	IL State Exception Pages		Replacement	CAPSMMPSIL1001R	12/27/2012 By: Jay Howard		
Previous Version							
1	IL State Exception Pages		Replacement	CAPSMMPSIL1001R	11/14/2012 By: Jay Howard		

#### Conclusion:

Sincerely,

 SERFF Tracking #:
 CAPS-128767645
 State Tracking #:
 CAPS-128767645
 Company Tracking #:
 12-12 R/R

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

**Project Name/Number:** A052 - Rate/

Jay Howard

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Note To Reviewer**

Created By:

Jay Howard on 01/24/2013 07:16 AM

Last Edited By:

Gayle Neuman

**Submitted On:** 

01/24/2013 08:15 AM

Subject:

effective date

**Comments:** 

We wish to keep the effective date at 12/15/2012. Thank you for your attention to this filing.

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

#### **Note To Filer**

Created By:

Gayle Neuman on 01/23/2013 01:46 PM

Last Edited By:

Gayle Neuman

**Submitted On:** 

01/24/2013 08:15 AM

Subject:

effective date

#### Comments:

The Department of Insurance has completed its review of this filing. Originally, Capson Physicians requested the filing be effective December 15, 2012. Was the filing put in effect on December 15, 2012 or do you wish to have a different effective date? Your prompt response is appreciated.

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# Post Submission Update Request Processed On 12/27/2012

Status: Allowed

Created By: Jay Howard
Processed By: Gayle Neuman

Comments:

**Rate Information:** 

Field Name Requested Change Prior Value

Rate Data Applies Yes No

Filing Method Use & File Rate Change Type Increase

**Company Rate Information:** 

Company Name: Capson Physicians Insurance Company

Field Name Requested Change Prior Value

Overall % Indicated Change 0.000%

Overall % Rate Impact 1.700%

Written Premium Change for this Program \$10700

# of Policy Holders Affected for this 38

Program

Written Premium for this Program \$636660

Maximum %Change (where required) 0.000%

Minimum %Change (where required) 0.000%

 SERFF Tracking #:
 CAPS-128767645
 State Tracking #:
 CAPS-128767645
 Company Tracking #:
 12-12 R/R

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

**Product Name:** Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Rate Information**

Rate data applies to filing.

Filing Method: Use & File

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: %

**Effective Date of Last Rate Revision:** 

Filing Method of Last Filing:

**Company Rate Information** 

Company Name:	Overall % Indicated Change:	Overall % Rate	Written Premium Change for	Holders Affected	Written Premium for	Maximum % Change (where reg'd):	Minimum % Change (where req'd):
Capson Physicians Insurance Company	0.000%	1.700%	\$10,700	for this Program:	<b>this Program:</b> \$636,660	0.000%	0.000%

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State	Attachments
					Filing Number	
1		IL State Exception Pages		Replacement		CPIC Rates Rules - IL-12-
						2012 [265].pdf

# **Capson Physicians Insurance Company**

# **ILLINOIS**

# STATE EXCEPTION PAGES FOR PROFESSIONAL LIABILITY COVERAGE FOR PHYSICIANS, SURGEONS AND NON-PHYSICIAN HEALTH CARE PROVIDERS

# A. CLASSIFICATIONS

- 1. Applicable to Standard Claims Made Programs.
- 2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

#### **PHYSICIANS AND SURGEONS**

Specialty	Sub Specialty	ISO CODE	Class
Abdominal Surgery	Major Surgery	80166	7
Acupuncture	No Surgery	80966	1B
Administrative Medicine	No Surgery	80240(a)	1B
Aerospace Medicine	No Surgery	80133	1B
Allergy and Immunology	No Surgery	80254	1A
Anesthesiology	Major Surgery	80151	2A
Broncho-Esophology	No Surgery	80101	1
Cardiology	No Surgery	80255	1D
Cardiology	Minor Surgery	80281	4
Cardiovascular Surgery	Major Surgery	80150	9
Child Neurology	No Surgery	80299	2
Child Psychiatry	No Surgery	80226	1B
Colon and Rectal Surgery	Major Surgery	80115	4
Colonoscopy	Minor Surgery	80115	2
Critical Care	Minor Surgery	80283	5
Dermatology	Minor Surgery	80297	2A
Dermatology	No Surgery	80295	1B
Diabetes	No Surgery	80237	1D
Discogram	No Surgery	80428	1B
Emergency Medicine	No Surgery	80102	4
Emergency Medicine	Major Surgery	80157	5
Endocrinology	No Surgery	80238	1B
Endocrinology	Surgery	80103	7
Family Practice	No Surgery	80420	1D
Family Practice	Minor Surgery	80421	3
	Major Surgery w/		
Family Practice	Obstetrics	80117(a)	7
Family Practice	Major Surgery	80117	6
Forensic Medicine	No Surgery	80420	1A
Gastroenterology	No Surgery	80241	2

Gastroenterology	Minor Surgery	80274	2
Gastroenterology	Major Surgery	80104	5
General Practice	No Surgery	80420	1D
General Practice	Minor Surgery	80421	3
General Practice	Major Surgery	80117	6
General Fractice	Major Surgery w/	00117	U
General Practice	Obstetrics	80117(a)	7
General Surgery	Major Surgery	80143	7
Geriatrics	No Surgery	80243	1B
Geriatrics	Minor Surgery	80276	2
Geriatrics	Major Surgery	80105	5
Gynecology	No Surgery	80244	1
Gynecology	Minor Surgery	80277	4
Gynecology	Major Surgery	80167	5
Hand Surgery	Major Surgery	80169	5
Head and Neck Surgery	Major Surgery	80170	5
_ ,	No Surgery	80245	1D
Hematology	<b>5</b> ,	80243 80278	
Hematology	Minor Surgery		2A
Hematology-Oncology	No Surgery	80245	1D
Hospitalist	No Surgery	80222	1
Hyperbaric Medicine	No Surgery	80139	1B
Infectious Diseases	No Surgery	80246	1D
Infectious Diseases	Minor Surgery	80279	2A
Intensive Care Medicine	Minor Surgery	80283	5
Internal Medicine	No Surgery	80257	1
Internal Medicine	Minor Surgery	80284	2
Laryngology	No Surgery	80258	1
Laryngology	Minor Surgery	80285	2
Laryngology	Major Surgery	80106	5
Legal Medicine	No Surgery	80240	1A
Neonatology	No Surgery	80804	1
Neonatology	Minor Surgery	80804(a)	2
Neonatology	Major Surgery	80804(b)	8
Neoplastic Diseases	Major Surgery	80107	5
Neoplastic Diseases	No Surgery	80259	1
Neoplastic Diseases	Minor Surgery	80286	2
Nephrology	No Surgery	80260	1D
Nephrology	Minor Surgery	80287	2A
Nephrology	Major Surgery	80108	5
Neurological Surgery	Major Surgery	80152	12
Neurology	No Surgery	80299	2
Neurology	Minor Surgery	80288	2
Nuclear Medicine	No Surgery	80262	1D
Nutrition	No Surgery	80248	1B
Obstetrics and Gynecology	Major Surgery	80153	10
Occupational Medicine	No Surgery	80134	1A
Oncology	Minor Surgery	80301	2A
Oncology	No Surgery	80302	1D
Ophthalmology	No Surgery	80263	1B
- p	· · · · · · · · · · · · · · · · · · ·		

Ophthalmology	Surgery	80114	1D
Orthopedic	No Surgery	80205(a)	1D 1D
Orthopedic	Major Surgery	00203(a)	10
Orthopedic	including Spine	80154(s)	10
Orthopeare	Major Surgery no	00131(3)	10
Orthopedic Surgery	Spine	80154	10A
Otology	No Surgery	80264	1
Otorhinolaryngology	No Surgery	80265	1A
Otorhinolaryngology	Minor Surgery	80291	2
Otorhinolaryngology	Major Surgery	80159	4
oto::o.a. ygo.ogy	Major Surgery	00103	•
Otorhinolaryngology	w/Plastic	80155	5
Pain Management	Minor Surgery	80182	2A
Pain Management	No Surgery	80182	2A
Pathology	Minor Surgery	80303	2A
Pathology	No Surgery	80304	1B
Pediatrics	No Surgery	80267	1C
Pediatrics	Minor Surgery	80293	2
Pediatrics	Major Surgery	80180	7
Perinatology	No Surgery	80153(a)	11
Pharmacology	No Surgery	80234	1B
Physiatry	No Surgery	80209(a)	1B
Physical Medicine	No Surgery	80208	1A
Plastic Surgery	Major Surgery	80156	8
Podiatry	No Surgery	80943	1B
Preventive	No Surgery	80139	1B
Psychiatry	No Surgery	80249	1B
Psychiatry (Shock Therapy)	No Surgery	80431	2
Psychoanalysis	No Surgery	80250	1B
Psychosomatic Medicine	No Surgery	80251	1B
Public Health	No Surgery	80135	1A
Pulmonary Disease	No Surgery	80269	2A
Pulmonary Disease	Minor Surgery	80269(a)	2
Radiation Oncology	No Surgery	80359(a)	1D
Radiology	Minor Surgery	80280	2
Radiology	No Surgery	80253	2A
Radiopaque Dye Injection	Minor Surgery	80449	3A
Rheumatology	No Surgery	80252	1B
Rhinology	No Surgery	80247	1
Rhinology	Major Surgery	80160	5
Thoracic Surgery	Major Surgery	80144	9
Traumatic Surgery	Major Surgery	80171	10
Urgent Care	No Surgery	80102(a)	1
Urology	No Surgery	80121	1D
Urology	Minor Surgery	80120	2
Urology	Major Surgery	80145	4
Vascular Surgery	Major Surgery	80146	9
		552.5	_

#### **NON PHYSICIAN HEALTHCARE PROVIDERS**

Specialty	Sub Specialty	ISO CODE	Class
Certified Registered Nurse			
Anesthetist		80960	C-1
Nurse Midwife – Births		80962	7
Nurse Midwife - No Births		80962	7
Nurse Practitioner		80964	Z
Physician Assistant		80116	Z
Physical Therapist		80995	Z
Ancillary Personnel			Χ

#### **NON-PHYSICIAN HEALTHCARE PROVIDERS**

# RATE TABLE (claims-made)

RATE CLASS	Separate Limits	Shared Limits
C-1	25% of Class 2A	not available
Z	7.5% of Class 1	0% of Class 1
X	12% of Class 1	0% of Class 1

# **B.** TERRITORY DEFINITIONS

**TERRITORY 1 -** Cook, Jackson, Madison, St. Clair

**TERRITORY 2 -** Vermilion

TERRITORY 3 - Kane, Lake, McHenry, Winnebago, Will

TERRITORY 4 - Kankakee,

TERRITORY 5 - Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph

TERRITORY 6 - Grundy

TERRITORY 7 - Adams, Knox, Peoria

**TERRITORY 8 -** Sangamon

TERRITORY 9 - Rock Island

TERRITORY 10 - Rest of State

# C. STANDARD CLAIMS MADE PROGRAM STEP FACTORS

First Year: 25%
Second Year: 50%
Third Year: 75%
Fourth Year (Mature): 100%

# D. CLAIMS MADE MATURE RATES

#### TERRITORY 1

Class	200K/600K	500K/1.5M	1M/3M
1A	\$8,382	\$12,153	\$15,925
1B	\$10,058	\$14,584	\$19,110
1C	\$10,896	\$15,799	\$20,703
1D	\$15,087	\$21,876	\$28,665
1	\$16,763	\$24,307	\$31,850
2A	\$18,439	\$26,737	\$35,035
2	\$20,954	\$30,383	\$39,813
3A	\$22,295	\$32,328	\$42,361
3	\$22,127	\$32,085	\$42,042
4	\$25,983	\$37,675	\$49,368
5	\$29,336	\$42,537	\$55,738
6	\$31,012	\$44,967	\$58,923
7	\$42,746	\$61,982	\$81,218
8	\$43,584	\$63,197	\$82,810
9	\$56,157	\$81,427	\$106,698
10A	\$46,099	\$66,843	\$87,588
10	\$59,509	\$86,288	\$113,068
11	\$66,382	\$96,254	\$126,126
12	\$98,064	\$142,193	\$186,323
Z	\$1,257	\$1,823	\$2,389
C-1	\$2,766	\$4,011	\$5,255

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,543	\$10,938	\$14,333
1B	\$9,052	\$13,126	\$17,199
1C	\$9,806	\$14,219	\$18,632
1D	\$13,578	\$19,688	\$25,799
1	\$15,087	\$21,876	\$28,665
2A	\$16,596	\$24,064	\$31,532
2	\$18,859	\$27,345	\$35,831

Class	200K/600K	500K/1.5M	1M/3M
3A	\$20,066	\$29,095	\$38,124
3	\$19,915	\$28,876	\$37,838
4	\$23,385	\$33,908	\$44,431
5	\$26,402	\$38,283	\$50,164
6	\$27,911	\$40,470	\$53,030
7	\$38,471	\$55,784	\$73,096
8	\$39,226	\$56,877	\$74,529
9	\$50,541	\$73,284	\$96,028
10A	\$41,489	\$60,159	\$78,829
10	\$53,558	\$77,660	\$101,761
11	\$59,744	\$86,629	\$113,513
12	\$88,258	\$127,974	\$167,690
Z	\$1,132	\$1,641	\$2,150
C-1	\$2,489	\$3,610	\$4,730

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,124	\$10,330	\$13,536
1B	\$8,549	\$12,396	\$16,244
1C	\$9,262	\$13,429	\$17,597
1D	\$12,824	\$18,595	\$24,365
1	\$14,249	\$20,661	\$27,073
2A	\$15,674	\$22,727	\$29,780
2	\$17,811	\$25,826	\$33,841
3A	\$18,951	\$27,479	\$36,006
3	\$18,808	\$27,272	\$35,736
4	\$22,085	\$32,024	\$41,962
5	\$24,935	\$36,156	\$47,377
6	\$26,360	\$38,222	\$50,084
7	\$36,334	\$52,685	\$69,035
8	\$37,047	\$53,718	\$70,389
9	\$47,733	\$69,213	\$90,693
10A	\$39,184	\$56,817	\$74,449
10	\$50,583	\$73,345	\$96,107
11	\$56,425	\$81,816	\$107,207
12	\$83,355	\$120,864	\$158,374
Z	\$1,069	\$1,550	\$2,030
C-1	\$2,351	\$3,409	\$4,467

Class	200K/600K	500K/1.5M	1M/3M
1A	\$6,286	\$9,115	\$11,944
1B	\$7,543	\$10,938	\$14,333
1C	\$8,172	\$11,849	\$15,527
1D	\$11,315	\$16,407	\$21,499
1	\$12,572	\$18,230	\$23,888
2A	\$13,830	\$20,053	\$26,276
2	\$15,715	\$22,787	\$29,859
3A	\$16,721	\$24,246	\$31,770
3	\$16,596	\$24,064	\$31,532
4	\$19,487	\$28,256	\$37,026
5	\$22,002	\$31,902	\$41,803
6	\$23,259	\$33,725	\$44,192
7	\$32,060	\$46,486	\$60,913
8	\$32,688	\$47,398	\$62,108
9	\$42,117	\$61,070	\$80,023
10A	\$34,574	\$50,132	\$65,691
10	\$44,632	\$64,716	\$84,801
11	\$49,787	\$72,191	\$94,595
12	\$73,548	\$106,645	\$139,742
Z	\$943	\$1,367	\$1,792
C-1	\$2,074	\$3,008	\$3,941

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,867	\$8,507	\$11,148
1B	\$7,041	\$10,209	\$13,377
1C	\$7,627	\$11,059	\$14,492
1D	\$10,561	\$15,313	\$20,066
1	\$11,734	\$17,015	\$22,295
2A	\$12,908	\$18,716	\$24,525
2	\$14,668	\$21,268	\$27,869
3A	\$15,607	\$22,629	\$29,652
3	\$15,489	\$22,459	\$29,429
4	\$18,188	\$26,373	\$34,557
5	\$20,535	\$29,776	\$39,016
6	\$21,708	\$31,477	\$41,246
7	\$29,922	\$43,387	\$56,852
8	\$30,509	\$44,238	\$57,967
9	\$39,310	\$56,999	\$74,688
10A	\$32,269	\$46,790	\$61,311
10	\$41,656	\$60,402	\$79,147

Class	200K/600K	500K/1.5M	1M/3M
11	\$46,467	\$67,378	\$88,288
12	\$68,645	\$99,535	\$130,426
Z	\$880	\$1,276	\$1,672
C-1	\$1,936	\$2,807	\$3,679

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,029	\$7,292	\$9,555
1B	\$6,035	\$8,750	\$11,466
1C	\$6,538	\$9,480	\$12,422
1D	\$9,052	\$13,126	\$17,199
1	\$10,058	\$14,584	\$19,110
2A	\$11,064	\$16,042	\$21,021
2	\$12,572	\$18,230	\$23,888
3A	\$13,377	\$19,397	\$25,416
3	\$13,276	\$19,251	\$25,225
4	\$15,590	\$22,605	\$29,621
5	\$17,601	\$25,522	\$33,443
6	\$18,607	\$26,980	\$35,354
7	\$25,648	\$37,189	\$48,731
8	\$26,151	\$37,918	\$49,686
9	\$33,694	\$48,856	\$64,019
10A	\$27,659	\$40,106	\$52,553
10	\$35,706	\$51,773	\$67,841
11	\$39,829	\$57,752	\$75,676
12	\$58,839	\$85,316	\$111,794
Z	\$754	\$1,094	\$1,433
C-1	\$1,660	\$2,406	\$3,153

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062

Class	200K/600K	500K/1.5M	1M/3M
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,610	\$6,684	\$8,759
1B	\$5,532	\$8,021	\$10,511
1C	\$5,993	\$8,690	\$11,386
1D	\$8,298	\$12,032	\$15,766
1	\$9,220	\$13,369	\$17,518
2A	\$10,142	\$14,705	\$19,269
2	\$11,525	\$16,711	\$21,897
3A	\$12,262	\$17,780	\$23,298
3	\$12,170	\$17,647	\$23,123
4	\$14,291	\$20,721	\$27,152
5	\$16,135	\$23,395	\$30,656
6	\$17,057	\$24,732	\$32,407
7	\$23,510	\$34,090	\$44,670
8	\$23,971	\$34,758	\$45,546
9	\$30,886	\$44,785	\$58,684
10A	\$25,354	\$36,764	\$48,173
10	\$32,730	\$47,459	\$62,187
11	\$36,510	\$52,940	\$69,369
12	\$53,935	\$78,206	102,477
Z	\$691	\$1,003	\$1,314
C-1	\$1,521	\$2,206	\$2,890

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166

Class	200K/600K	500K/1.5M	1M/3M
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,191	\$6,077	\$7,963
1B	\$5,029	\$7,292	\$9,555
1C	\$5,448	\$7,900	\$10,351
1D	\$7,543	\$10,938	\$14,333
1	\$8,382	\$12,153	\$15,925
2A	\$9,220	\$13,369	\$17,518
2	\$10,477	\$15,192	\$19,906
3A	\$11,148	\$16,164	\$21,180
3	\$11,064	\$16,042	\$21,021
4	\$12,991	\$18,838	\$24,684
5	\$14,668	\$21,268	\$27,869
6	\$15,506	\$22,484	\$29,461
7	\$21,373	\$30,991	\$40,609
8	\$21,792	\$31,599	\$41,405
9	\$28,078	\$40,714	\$53,349
10A	\$23,049	\$33,422	\$43,794
10	\$29,755	\$43,144	\$56,534
11	\$33,191	\$48,127	\$63,063

Class	200K/600K	500K/1.5M	1M/3M
12	\$49,032	\$71,097	\$93,161
Z	\$629	\$911	\$1,194
C-1	\$1,383	\$2,005	\$2,628

#### E. INCREASED LIMIT FACTORS

Limit	Physicians	Surgeons
200K/600K	1.000	1.000
500K/1.5M	1.450	1.450
1M/3M	1.900	1.900

#### F. EXTENDED REPORTING PERIOD COVERAGE FACTORS

- 1. The extended reporting coverage factor is 200%.
- 2. For First Year Claims Made step, it is applied pro-rata.
- 3. For Second Year and all years of maturity, it is applied to the expiring premium.

#### **G. POLICY WRITING MINIMUM PREMIUM:**

Physicians & Surgeons - \$500

#### H. POLICY WRITING MINIMUM PREMIUM:

Non-Physician Health Care Providers - \$500

#### I. MEDEFENSE™ PLUS/e-MD™ COVERAGE -

Insuring Agreement / Coverage Type	A027-100	A052	A052-100
Coverages 1 – 3 /Cyber	\$100,000	\$100,000	\$100,000
Coverage 4/Regulatory	\$25,000	\$100,000	\$100,000
Coverage 5/Medical Board Actions	\$25,000	\$25,000	\$100,000
Endorsement Fee to	N. d	<b>#350</b>	\$250 plus the per- Physician amount indicated amount on
Insured	No charge	\$250	Exhibit A

#### J. PREMIUM PAYMENT PLANS:

1. When coverage is approved, the premium will be computed and a quotation provided. The policy will be bound and issued when the premium and any other required information has been received by the Company.

- 2. Premiums may be paid on an annual basis, or under a Premium Payment Plan. The Premium Payment Plan offers the following options. All Premium Payment Plans are interest and service charge free.
  - a. Quarterly Installment. Based on four quarterly payments, the first payment will be 25% of annual premium. The remaining payments will be due at 3, 6 and 9-month intervals and will also be 25% of annual premium.
  - b. Monthly Installment. Based on 10 monthly payments, the first payment will be 10% of the annual premium. The remaining nine payments will be due monthly in the amount of 10% of the annual premium.

#### **K. PREMIUM MODIFICATIONS**

For individual physicians and surgeons:

- 1. Part Time Physicians & Surgeons 20 hours per week or less Credit of 30%;
- 2. Physicians in Training up to 25 hrs. per week- Credit of 50%;
- 3. Locum Tenens no premium, subject to prior underwriting approval;
- 4. New Physicians & Surgeons Credit of 35% for the first year of practice; Credit of 25% for second year of practice; Credit of 5% for years three and four of practice;
- 5. Physician Leave of Absence full suspension of insurance and premium for up to one year, subject to underwriting approval;
- 6. Board Certification A credit of 5% will be granted for current accreditation by the American Board of Medical Specialties or the American Osteopathic Association Bureau of Osteopathic Specialists.
- 7. Patient Satisfaction/Loss Control A credit of 5% will be granted for the approved utilization of the Company's Patient Satisfaction /Loss Control program.
- 8. Practice Facility A credit of 5% will be granted for current practice privileges and membership at a Joint Commission accredited facility.
- 9. Claim Credit Program

Existing policyholders may qualify for a credit on premium based on compliance with Claim Credit Program as follows:

- a. If insured meets program requirements for 3 years but less than 5 years, a 15% credit shall be applied at the policy effective date.
- b. If insured meets the program requirements for 5 years but less than 7 years, a 20% credit shall be applied at the policy effective date.
- c. If insured meets the program requirements for 7 years or greater, a 25% credit shall be applied at the policy effective date.

To qualify for the Claim Credit Program, there must have been no more than one claim reported during the applicable period. The reported claim must be in a closed status at the effective

date of the policy with an indemnity payment of \$50,000 or less.

New business applicants may qualify for a claim credit discount based on proof of compliance with program and prior carrier loss runs.

#### 10. Schedule Rating:

Insureds generating at least \$500 of premium are eligible for Schedule Rating. The Schedule Rating plan will be applied to all eligible insureds.

Criteria	Definition	Range of Modification
1. Professional Liability Loss Experience	The frequency or severity of claims for the insured(s) is greater/less than the expected experience for an insured(s) of the same classification/size or recognition of unusual circumstances of claims in the loss experience.	+/- 15%
2 Management Control Procedures	Specific operational activities undertaken by the insured to reduce the frequency/severity of claims.	+/- 15%
3. Organizational Size/Structure/Access to the Company	The organization's size, processes and methods of accessing the Company are such that economies of scale are achieved while servicing the insured.	+/- 15%
4. Record Keeping – Electronic Medical Records	Degree to which insured incorporates technology or methods to maintain quality patient records, referrals and test results.	+/- 10%
5. Risk Management/Loss Mitigation	Activities undertaken in conjunction with the Company's PSP and ERD programs that seek to increase patient satisfaction and lower the incidence of claims.	+/- 10%
6. Utilization of Monitoring Equipment, Diagnostic Tests or Procedures	Demonstrating the willingness to expend the time and capital to incorporate the latest advances in medical treatments and equipment into the practice or failure to meet accepted standards of care.	+/- 10%
Maximum Modification		+/- 15%

# EXHIBIT A

Docs	Premium for \$100,000 Limit (Board Action Only)	Cost per Physician
1	\$84	\$84
2	\$140	\$70
3	\$194	\$65
4	\$248	\$62
5	\$302	\$60
6	\$441	\$74
7	\$504	\$72
8	\$566	\$71
9	\$625	\$69
10	\$685	\$69
11	\$743	\$68
12	\$802	\$67
13	\$860	\$66
14	\$917	\$66
15	\$974	\$65
16	\$1,031	\$64
17	\$1,088	\$64
18	\$1,145	\$64
19	\$1,201	\$63
20	\$1,256	\$63
21	\$1,312	\$62
22	\$1,368	\$62
23	\$1,423	\$62
24	\$1,478	\$62
25	\$1,532	\$61
26	\$1,587	\$61
27	\$1,640	\$61
28	\$1,694	\$61
29	\$1,748	\$60
30	\$1,801	\$60
31	\$1,854	\$60
32	\$1,907	\$60
33	\$1,959	\$59
34	\$2,011	\$59

Docs	Premium for \$100,000 Limit (Board Action Only)	Cost per Physician
35	\$2,063	\$59
36	\$2,115	\$59
37	\$2,166	\$59
38	\$2,217	\$58
39	\$2,268	\$58
40	\$2,318	\$58
41	\$2,369	\$58
42	\$2,419	\$58
43	\$2,469	\$57
44	\$2,519	\$57
45	\$2,567	\$57
46	\$2,617	\$57
47	\$2,666	\$57
48	\$2,714	\$57
49	\$2,762	\$56
50	\$2,811	\$56

 SERFF Tracking #:
 CAPS-128767645
 State Tracking #:
 CAPS-128767645
 Company Tracking #:
 12-12 R/R

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Supporting Document Schedules**

		Item Status:	Status Date:
Satisfied - Item:	Explanatory Memorandum		
Comments:	Please see filing description under General Inform	nation tab.	
		Item Status:	Status Date:
Bypassed - Item:	Form RF3 - (Summary Sheet)		
Bypass Reason:	N/A. No change in rate level.		
		Item Status:	Status Date:
Bypassed - Item:	Certification		
Bypass Reason:	N/A.		
		Item Status:	Status Date:
Satisfied - Item:	Manual		
Comments:	The entire document is included under the Rate/F	Rule Schedule	

 SERFF Tracking #:
 CAPS-128767645
 State Tracking #:
 CAPS-128767645
 Company Tracking #:
 12-12 R/R

State: Illinois Filing Company: Capson Physicians Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2023 Physicians & Surgeons

Product Name: Physicians & Surgeons Professional Liability

Project Name/Number: A052 - Rate/

# **Superseded Schedule Items**

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/14/2012	Status		IL State Exception Pages		CPIC Rates Rules - IL-12-2012.pdf
			·		(Superceded)

# **Capson Physicians Insurance Company**

# **ILLINOIS**

# STATE EXCEPTION PAGES FOR PROFESSIONAL LIABILITY COVERAGE FOR PHYSICIANS, SURGEONS AND NON-PHYSICIAN HEALTH CARE PROVIDERS

# A. CLASSIFICATIONS

- 1. Applicable to Standard Claims Made Programs.
- 2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

#### **PHYSICIANS AND SURGEONS**

Specialty	Sub Specialty	ISO CODE	Class
Abdominal Surgery	Major Surgery	80166	7
Acupuncture	No Surgery	80966	1B
Administrative Medicine	No Surgery	80240(a)	1B
Aerospace Medicine	No Surgery	80133	1B
Allergy and Immunology	No Surgery	80254	1A
Anesthesiology	Major Surgery	80151	2A
Broncho-Esophology	No Surgery	80101	1
Cardiology	No Surgery	80255	1D
Cardiology	Minor Surgery	80281	4
Cardiovascular Surgery	Major Surgery	80150	9
Child Neurology	No Surgery	80299	2
Child Psychiatry	No Surgery	80226	1B
Colon and Rectal Surgery	Major Surgery	80115	4
Colonoscopy	Minor Surgery	80115	2
Critical Care	Minor Surgery	80283	5
Dermatology	Minor Surgery	80297	2A
Dermatology	No Surgery	80295	1B
Diabetes	No Surgery	80237	1D
Discogram	No Surgery	80428	1B
Emergency Medicine	No Surgery	80102	4
Emergency Medicine	Major Surgery	80157	5
Endocrinology	No Surgery	80238	1B
Endocrinology	Surgery	80103	7
Family Practice	No Surgery	80420	1D
Family Practice	Minor Surgery	80421	3
	Major Surgery w/		
Family Practice	Obstetrics	80117(a)	7
Family Practice	Major Surgery	80117	6
Forensic Medicine	No Surgery	80420	1A
Gastroenterology	No Surgery	80241	2

Gastroenterology	Minor Surgery	80274	2
Gastroenterology	Major Surgery	80104	5
General Practice	No Surgery	80420	1D
General Practice	Minor Surgery	80421	3
General Practice	Major Surgery	80117	6
General Fractice	Major Surgery w/	00117	U
General Practice	Obstetrics	80117(a)	7
General Surgery	Major Surgery	80143	7
Geriatrics	No Surgery	80243	1B
Geriatrics	Minor Surgery	80276	2
Geriatrics	Major Surgery	80105	5
Gynecology	No Surgery	80244	1
Gynecology	Minor Surgery	80277	4
Gynecology	Major Surgery	80167	5
Hand Surgery	Major Surgery	80169	5
Head and Neck Surgery	Major Surgery	80170	5
_ ,	No Surgery	80245	1D
Hematology	<b>5</b> ,	80243 80278	
Hematology	Minor Surgery		2A
Hematology-Oncology	No Surgery	80245	1D
Hospitalist	No Surgery	80222	1
Hyperbaric Medicine	No Surgery	80139	1B
Infectious Diseases	No Surgery	80246	1D
Infectious Diseases	Minor Surgery	80279	2A
Intensive Care Medicine	Minor Surgery	80283	5
Internal Medicine	No Surgery	80257	1
Internal Medicine	Minor Surgery	80284	2
Laryngology	No Surgery	80258	1
Laryngology	Minor Surgery	80285	2
Laryngology	Major Surgery	80106	5
Legal Medicine	No Surgery	80240	1A
Neonatology	No Surgery	80804	1
Neonatology	Minor Surgery	80804(a)	2
Neonatology	Major Surgery	80804(b)	8
Neoplastic Diseases	Major Surgery	80107	5
Neoplastic Diseases	No Surgery	80259	1
Neoplastic Diseases	Minor Surgery	80286	2
Nephrology	No Surgery	80260	1D
Nephrology	Minor Surgery	80287	2A
Nephrology	Major Surgery	80108	5
Neurological Surgery	Major Surgery	80152	12
Neurology	No Surgery	80299	2
Neurology	Minor Surgery	80288	2
Nuclear Medicine	No Surgery	80262	1D
Nutrition	No Surgery	80248	1B
Obstetrics and Gynecology	Major Surgery	80153	10
Occupational Medicine	No Surgery	80134	1A
Oncology	Minor Surgery	80301	2A
Oncology	No Surgery	80302	1D
Ophthalmology	No Surgery	80263	1B
- p	· · · · · · · · · · · · · · · · · · ·		

Ophthalmology	Surgery	80114	1D
Orthopedic	No Surgery	80205(a)	1D 1D
Orthopedic	Major Surgery	00203(a)	10
Orthopedic	including Spine	80154(s)	10
Orthopeare	Major Surgery no	00131(3)	10
Orthopedic Surgery	Spine	80154	10A
Otology	No Surgery	80264	1
Otorhinolaryngology	No Surgery	80265	1A
Otorhinolaryngology	Minor Surgery	80291	2
Otorhinolaryngology	Major Surgery	80159	4
oto::o.a. ygo.ogy	Major Surgery	00103	•
Otorhinolaryngology	w/Plastic	80155	5
Pain Management	Minor Surgery	80182	2A
Pain Management	No Surgery	80182	2A
Pathology	Minor Surgery	80303	2A
Pathology	No Surgery	80304	1B
Pediatrics	No Surgery	80267	1C
Pediatrics	Minor Surgery	80293	2
Pediatrics	Major Surgery	80180	7
Perinatology	No Surgery	80153(a)	11
Pharmacology	No Surgery	80234	1B
Physiatry	No Surgery	80209(a)	1B
Physical Medicine	No Surgery	80208	1A
Plastic Surgery	Major Surgery	80156	8
Podiatry	No Surgery	80943	1B
Preventive	No Surgery	80139	1B
Psychiatry	No Surgery	80249	1B
Psychiatry (Shock Therapy)	No Surgery	80431	2
Psychoanalysis	No Surgery	80250	1B
Psychosomatic Medicine	No Surgery	80251	1B
Public Health	No Surgery	80135	1A
Pulmonary Disease	No Surgery	80269	2A
Pulmonary Disease	Minor Surgery	80269(a)	2
Radiation Oncology	No Surgery	80359(a)	1D
Radiology	Minor Surgery	80280	2
Radiology	No Surgery	80253	2A
Radiopaque Dye Injection	Minor Surgery	80449	3A
Rheumatology	No Surgery	80252	1B
Rhinology	No Surgery	80247	1
Rhinology	Major Surgery	80160	5
Thoracic Surgery	Major Surgery	80144	9
Traumatic Surgery	Major Surgery	80171	10
Urgent Care	No Surgery	80102(a)	1
Urology	No Surgery	80121	1D
Urology	Minor Surgery	80120	2
Urology	Major Surgery	80145	4
Vascular Surgery	Major Surgery	80146	9
		552.5	_

#### **NON PHYSICIAN HEALTHCARE PROVIDERS**

Specialty	Sub Specialty	ISO CODE	Class
Certified Registered Nurse			
Anesthetist		80960	C-1
Nurse Midwife – Births		80962	7
Nurse Midwife - No Births		80962	7
Nurse Practitioner		80964	Z
Physician Assistant		80116	Z
Physical Therapist		80995	Z
Ancillary Personnel			Χ

#### **NON-PHYSICIAN HEALTHCARE PROVIDERS**

# RATE TABLE (claims-made)

RATE CLASS	Separate Limits	Shared Limits
C-1	25% of Class 2A	not available
Z	7.5% of Class 1	0% of Class 1
X	12% of Class 1	0% of Class 1

# **B.** TERRITORY DEFINITIONS

**TERRITORY 1 -** Cook, Jackson, Madison, St. Clair

**TERRITORY 2 -** Vermilion

TERRITORY 3 - Kane, Lake, McHenry, Winnebago, Will

TERRITORY 4 - Kankakee,

TERRITORY 5 - Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph

TERRITORY 6 - Grundy

TERRITORY 7 - Adams, Knox, Peoria

**TERRITORY 8 -** Sangamon

TERRITORY 9 - Rock Island

TERRITORY 10 - Rest of State

# C. STANDARD CLAIMS MADE PROGRAM STEP FACTORS

First Year: 25%
Second Year: 50%
Third Year: 75%
Fourth Year (Mature): 100%

# D. CLAIMS MADE MATURE RATES

#### TERRITORY 1

Class	200K/600K	500K/1.5M	1M/3M
1A	\$8,382	\$12,153	\$15,925
1B	\$10,058	\$14,584	\$19,110
1C	\$10,896	\$15,799	\$20,703
1D	\$15,087	\$21,876	\$28,665
1	\$16,763	\$24,307	\$31,850
2A	\$18,439	\$26,737	\$35,035
2	\$20,954	\$30,383	\$39,813
3A	\$22,295	\$32,328	\$42,361
3	\$22,127	\$32,085	\$42,042
4	\$25,983	\$37,675	\$49,368
5	\$29,336	\$42,537	\$55,738
6	\$31,012	\$44,967	\$58,923
7	\$42,746	\$61,982	\$81,218
8	\$43,584	\$63,197	\$82,810
9	\$56,157	\$81,427	\$106,698
10A	\$46,099	\$66,843	\$87,588
10	\$59,509	\$86,288	\$113,068
11	\$66,382	\$96,254	\$126,126
12	\$98,064	\$142,193	\$186,323
Z	\$1,257	\$1,823	\$2,389
C-1	\$2,766	\$4,011	\$5,255

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,543	\$10,938	\$14,333
1B	\$9,052	\$13,126	\$17,199
1C	\$9,806	\$14,219	\$18,632
1D	\$13,578	\$19,688	\$25,799
1	\$15,087	\$21,876	\$28,665
2A	\$16,596	\$24,064	\$31,532
2	\$18,859	\$27,345	\$35,831

Class	200K/600K	500K/1.5M	1M/3M
3A	\$20,066	\$29,095	\$38,124
3	\$19,915	\$28,876	\$37,838
4	\$23,385	\$33,908	\$44,431
5	\$26,402	\$38,283	\$50,164
6	\$27,911	\$40,470	\$53,030
7	\$38,471	\$55,784	\$73,096
8	\$39,226	\$56,877	\$74,529
9	\$50,541	\$73,284	\$96,028
10A	\$41,489	\$60,159	\$78,829
10	\$53,558	\$77,660	\$101,761
11	\$59,744	\$86,629	\$113,513
12	\$88,258	\$127,974	\$167,690
Z	\$1,132	\$1,641	\$2,150
C-1	\$2,489	\$3,610	\$4,730

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,124	\$10,330	\$13,536
1B	\$8,549	\$12,396	\$16,244
1C	\$9,262	\$13,429	\$17,597
1D	\$12,824	\$18,595	\$24,365
1	\$14,249	\$20,661	\$27,073
2A	\$15,674	\$22,727	\$29,780
2	\$17,811	\$25,826	\$33,841
3A	\$18,951	\$27,479	\$36,006
3	\$18,808	\$27,272	\$35,736
4	\$22,085	\$32,024	\$41,962
5	\$24,935	\$36,156	\$47,377
6	\$26,360	\$38,222	\$50,084
7	\$36,334	\$52,685	\$69,035
8	\$37,047	\$53,718	\$70,389
9	\$47,733	\$69,213	\$90,693
10A	\$39,184	\$56,817	\$74,449
10	\$50,583	\$73,345	\$96,107
11	\$56,425	\$81,816	\$107,207
12	\$83,355	\$120,864	\$158,374
Z	\$1,069	\$1,550	\$2,030
C-1	\$2,351	\$3,409	\$4,467

Class	200K/600K	500K/1.5M	1M/3M
1A	\$6,286	\$9,115	\$11,944
1B	\$7,543	\$10,938	\$14,333
1C	\$8,172	\$11,849	\$15,527
1D	\$11,315	\$16,407	\$21,499
1	\$12,572	\$18,230	\$23,888
2A	\$13,830	\$20,053	\$26,276
2	\$15,715	\$22,787	\$29,859
3A	\$16,721	\$24,246	\$31,770
3	\$16,596	\$24,064	\$31,532
4	\$19,487	\$28,256	\$37,026
5	\$22,002	\$31,902	\$41,803
6	\$23,259	\$33,725	\$44,192
7	\$32,060	\$46,486	\$60,913
8	\$32,688	\$47,398	\$62,108
9	\$42,117	\$61,070	\$80,023
10A	\$34,574	\$50,132	\$65,691
10	\$44,632	\$64,716	\$84,801
11	\$49,787	\$72,191	\$94,595
12	\$73,548	\$106,645	\$139,742
Z	\$943	\$1,367	\$1,792
C-1	\$2,074	\$3,008	\$3,941

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,867	\$8,507	\$11,148
1B	\$7,041	\$10,209	\$13,377
1C	\$7,627	\$11,059	\$14,492
1D	\$10,561	\$15,313	\$20,066
1	\$11,734	\$17,015	\$22,295
2A	\$12,908	\$18,716	\$24,525
2	\$14,668	\$21,268	\$27,869
3A	\$15,607	\$22,629	\$29,652
3	\$15,489	\$22,459	\$29,429
4	\$18,188	\$26,373	\$34,557
5	\$20,535	\$29,776	\$39,016
6	\$21,708	\$31,477	\$41,246
7	\$29,922	\$43,387	\$56,852
8	\$30,509	\$44,238	\$57,967
9	\$39,310	\$56,999	\$74,688
10A	\$32,269	\$46,790	\$61,311
10	\$41,656	\$60,402	\$79,147

Class	200K/600K	500K/1.5M	1M/3M
11	\$46,467	\$67,378	\$88,288
12	\$68,645	\$99,535	\$130,426
Z	\$880	\$1,276	\$1,672
C-1	\$1,936	\$2,807	\$3,679

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,029	\$7,292	\$9,555
1B	\$6,035	\$8,750	\$11,466
1C	\$6,538	\$9,480	\$12,422
1D	\$9,052	\$13,126	\$17,199
1	\$10,058	\$14,584	\$19,110
2A	\$11,064	\$16,042	\$21,021
2	\$12,572	\$18,230	\$23,888
3A	\$13,377	\$19,397	\$25,416
3	\$13,276	\$19,251	\$25,225
4	\$15,590	\$22,605	\$29,621
5	\$17,601	\$25,522	\$33,443
6	\$18,607	\$26,980	\$35,354
7	\$25,648	\$37,189	\$48,731
8	\$26,151	\$37,918	\$49,686
9	\$33,694	\$48,856	\$64,019
10A	\$27,659	\$40,106	\$52,553
10	\$35,706	\$51,773	\$67,841
11	\$39,829	\$57,752	\$75,676
12	\$58,839	\$85,316	\$111,794
Z	\$754	\$1,094	\$1,433
C-1	\$1,660	\$2,406	\$3,153

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062

Class	200K/600K	500K/1.5M	1M/3M
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,610	\$6,684	\$8,759
1B	\$5,532	\$8,021	\$10,511
1C	\$5,993	\$8,690	\$11,386
1D	\$8,298	\$12,032	\$15,766
1	\$9,220	\$13,369	\$17,518
2A	\$10,142	\$14,705	\$19,269
2	\$11,525	\$16,711	\$21,897
3A	\$12,262	\$17,780	\$23,298
3	\$12,170	\$17,647	\$23,123
4	\$14,291	\$20,721	\$27,152
5	\$16,135	\$23,395	\$30,656
6	\$17,057	\$24,732	\$32,407
7	\$23,510	\$34,090	\$44,670
8	\$23,971	\$34,758	\$45,546
9	\$30,886	\$44,785	\$58,684
10A	\$25,354	\$36,764	\$48,173
10	\$32,730	\$47,459	\$62,187
11	\$36,510	\$52,940	\$69,369
12	\$53,935	\$78,206	102,477
Z	\$691	\$1,003	\$1,314
C-1	\$1,521	\$2,206	\$2,890

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166

Class	200K/600K	500K/1.5M	1M/3M
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,191	\$6,077	\$7,963
1B	\$5,029	\$7,292	\$9,555
1C	\$5,448	\$7,900	\$10,351
1D	\$7,543	\$10,938	\$14,333
1	\$8,382	\$12,153	\$15,925
2A	\$9,220	\$13,369	\$17,518
2	\$10,477	\$15,192	\$19,906
3A	\$11,148	\$16,164	\$21,180
3	\$11,064	\$16,042	\$21,021
4	\$12,991	\$18,838	\$24,684
5	\$14,668	\$21,268	\$27,869
6	\$15,506	\$22,484	\$29,461
7	\$21,373	\$30,991	\$40,609
8	\$21,792	\$31,599	\$41,405
9	\$28,078	\$40,714	\$53,349
10A	\$23,049	\$33,422	\$43,794
10	\$29,755	\$43,144	\$56,534
11	\$33,191	\$48,127	\$63,063

Class	200K/600K	500K/1.5M	1M/3M
12	\$49,032	\$71,097	\$93,161
Z	\$629	\$911	\$1,194
C-1	\$1,383	\$2,005	\$2,628

#### E. INCREASED LIMIT FACTORS

Limit	Physicians	Surgeons
200K/600K	1.000	1.000
500K/1.5M	1.450	1.450
1M/3M	1.900	1.900

#### F. EXTENDED REPORTING PERIOD COVERAGE FACTORS

- 1. The extended reporting coverage factor is 200%.
- 2. For First Year Claims Made step, it is applied pro-rata.
- 3. For Second Year and all years of maturity, it is applied to the expiring premium.

#### **G. POLICY WRITING MINIMUM PREMIUM:**

Physicians & Surgeons - \$500

#### H. POLICY WRITING MINIMUM PREMIUM:

Non-Physician Health Care Providers - \$500

#### I. MEDEFENSE™ PLUS/e-MD™ COVERAGE -

Insuring Agreement / Coverage Type	A027-100	A052	A052-100
doverage Type	11027 100	11002	11052 100
Coverages 1 – 3 /Cyber	\$100,000	\$100,000	\$100,000
Coverage 4/Regulatory	\$25,000	\$100,000	\$100,000
Coverage 5/Medical Board Actions	\$25,000	\$25,000	\$100,000
Endorsement Fee to			\$250 plus the per- Physician amount indicated amount on
Insured	No charge	\$250	Exhibit A

#### J. PREMIUM PAYMENT PLANS:

1. When coverage is approved, the premium will be computed and a quotation provided. The policy will be bound and issued when the premium and any other required information has been received by the Company.

- 2. Premiums may be paid on an annual basis, or under a Premium Payment Plan. The Premium Payment Plan offers the following options. All Premium Payment Plans are interest and service charge free.
  - a. Quarterly Installment. Based on four quarterly payments, the first payment will be 25% of annual premium. The remaining payments will be due at 3, 6 and 9-month intervals and will also be 25% of annual premium.
  - b. Monthly Installment. Based on 10 monthly payments, the first payment will be 10% of the annual premium. The remaining nine payments will be due monthly in the amount of 10% of the annual premium.

#### **K. PREMIUM MODIFICATIONS**

For individual physicians and surgeons:

- 1. Part Time Physicians & Surgeons Credit of 30%;
- 2. Physicians in Training up to 25 hrs. per week- Credit of 50%;
- 3. Locum Tenens no premium, subject to prior underwriting approval;
- 4. New Physicians & Surgeons Credit of 35% for the first year of practice; Credit of 25% for second year of practice; Credit of 5% for years three and four of practice;
- 5. Physician Leave of Absence full suspension of insurance and premium for up to one year, subject to underwriting approval;
- 6. Board Certification A credit of 5% will be granted for current accreditation by the American Board of Medical Specialties or the American Osteopathic Association Bureau of Osteopathic Specialists.
- 7. Patient Satisfaction/Loss Control A credit of 5% will be granted for the approved utilization of the Company's Patient Satisfaction /Loss Control program.
- 8. Practice Facility A credit of 5% will be granted for current practice privileges and membership at a Joint Commission accredited facility.
- 9. Claim Credit Program

Existing policyholders may qualify for a credit on premium based on compliance with Claim Credit Program as follows:

- a. If insured meets program requirements for 3 years but less than 5 years, a 15% credit shall be applied at the policy effective date.
- b. If insured meets the program requirements for 5 years but less than 7 years, a 20% credit shall be applied at the policy effective date.
- c. If insured meets the program requirements for 7 years or greater, a 25% credit shall be applied at the policy effective date.

To qualify for the Claim Credit Program, there must have been no more than one claim reported during the applicable period. The reported claim must be in a closed status at the effective

date of the policy with an indemnity payment of \$50,000 or less.

New business applicants may qualify for a claim credit discount based on proof of compliance with program and prior carrier loss runs.

#### 10. Schedule Rating:

Insureds generating at least \$500 of premium are eligible for Schedule Rating. The Schedule Rating plan will be applied to all eligible insureds.

Criteria	Definition	Range of Modification
1. Professional Liability Loss Experience	The frequency or severity of claims for the insured(s) is greater/less than the expected experience for an insured(s) of the same classification/size or recognition of unusual circumstances of claims in the loss experience.	+/- 15%
2 Management Control Procedures	Specific operational activities undertaken by the insured to reduce the frequency/severity of claims.	+/- 15%
3. Organizational Size/Structure/Access to the Company	The organization's size, processes and methods of accessing the Company are such that economies of scale are achieved while servicing the insured.	+/- 15%
4. Record Keeping – Electronic Medical Records	Degree to which insured incorporates technology or methods to maintain quality patient records, referrals and test results.	+/- 10%
5. Risk Management/Loss Mitigation	Activities undertaken in conjunction with the Company's PSP and ERD programs that seek to increase patient satisfaction and lower the incidence of claims.	+/- 10%
6. Utilization of Monitoring Equipment, Diagnostic Tests or Procedures	Demonstrating the willingness to expend the time and capital to incorporate the latest advances in medical treatments and equipment into the practice or failure to meet accepted standards of care.	+/- 10%
Maximum Modification		+/- 15%

# EXHIBIT A

Docs	Premium for \$100,000 Limit (Board Action Only)	Cost per Physician
1	\$84	\$84
2	\$140	\$70
3	\$194	\$65
4	\$248	\$62
5	\$302	\$60
6	\$441	\$74
7	\$504	\$72
8	\$566	\$71
9	\$625	\$69
10	\$685	\$69
11	\$743	\$68
12	\$802	\$67
13	\$860	\$66
14	\$917	\$66
15	\$974	\$65
16	\$1,031	\$64
17	\$1,088	\$64
18	\$1,145	\$64
19	\$1,201	\$63
20	\$1,256	\$63
21	\$1,312	\$62
22	\$1,368	\$62
23	\$1,423	\$62
24	\$1,478	\$62
25	\$1,532	\$61
26	\$1,587	\$61
27	\$1,640	\$61
28	\$1,694	\$61
29	\$1,748	\$60
30	\$1,801	\$60
31	\$1,854	\$60
32	\$1,907	\$60
33	\$1,959	\$59
34	\$2,011	\$59

Docs	Premium for \$100,000 Limit (Board Action Only)	Cost per Physician
35	\$2,063	\$59
36	\$2,115	\$59
37	\$2,166	\$59
38	\$2,217	\$58
39	\$2,268	\$58
40	\$2,318	\$58
41	\$2,369	\$58
42	\$2,419	\$58
43	\$2,469	\$57
44	\$2,519	\$57
45	\$2,567	\$57
46	\$2,617	\$57
47	\$2,666	\$57
48	\$2,714	\$57
49	\$2,762	\$56
50	\$2,811	\$56